Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 1 of 47

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Rosalinda	
	pict	r government-issued ure identification (for mple, your driver's	First name	First name
		nse or passport).	Middle name	Middle name
	Brin	g your picture	Perales	
	iden	itification to your eting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have		
		d in the last 8 years		
		ude your married or den names.		
3.	you nun Indi	y the last 4 digits of r Social Security nber or federal vidual Taxpayer ntification number	xxx-xx-9196	

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 2 of 47 Case number (if known)

Debtor 1 Rosalinda Perales

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	124 Egan Dr.	If Debtor 2 lives at a different address:
		Streamwood, IL 60107 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)

Entered 06/30/17 17:07:18 Desc Main Page 3 of 47 Case 17-19938 Doc 1 Filed 06/30/17

Document Case number (if known) Debtor 1 Rosalinda Perales

Par	Tell the Court About	Your Ba	ankruptcy Ca	se			
7.	The chapter of the Bankruptcy Code you are				of each, see Notice Required by fpage 1 and check the appropria	11 U.S.C. § 342(b) for Individuals Filing for Bankrup te box.	tcy
	choosing to file under	■ Chapter 7					
		☐ Ch	apter 11				
		☐ Ch	apter 12				
		☐ Ch	apter 13				
8.	How you will pay the fee		about how yo	u may pay. Typ attorney is subr	pically, if you are paying the fee y	ck with the clerk's office in your local court for more dourself, you may pay with cash, cashier's check, or nualf, your attorney may pay with a credit card or check	noney
				the fee in inst e in Installment	on, sign and attach the Application for Individuals to	Pay	
						n only if you are filing for Chapter 7. By law, a judge	
						our income is less than 150% of the official poverty linn installments). If you choose this option, you must fi	
			the Application	on to Have the C	Chapter 7 Filing Fee Waived (Offi	cial Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the	■ No.	•				
	last 8 years?	☐ Yes	S.				
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy	■ No					
	cases pending or being filed by a spouse who is	☐ Yes					
	not filing this case with you, or by a business partner, or by an affiliate?	L res	S.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your residence?	■ No.	Go to I	ne 12.			
	residence:	☐ Yes	s. Has yo	ur landlord obta	ained an eviction judgment again	st you and do you want to stay in your residence?	
				No. Go to line	12.		
				Yes. Fill out In		Judgment Against You (Form 101A) and file it with the	nis

Document Page 4 of 47 Case number (if known) Debtor 1 **Rosalinda Perales** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard? identifiable hazard to

public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 5 of 47

Debtor 1 Rosalinda Perales

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 47 Case number (if known) Debtor 1 **Rosalinda Perales** Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rosalinda Perales Signature of Debtor 2 **Rosalinda Perales** Signature of Debtor 1 Executed on June 30, 2017 Executed on

MM / DD / YYYY

MM / DD / YYYY

Debtor 1 Rosalinda Perales Document Page 7 of 47 Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Daniel Gonzalez	Date	June 30, 2017
Signature of Attorney for Debtor		MM / DD / YYYY
Daniel Gonzalez		
Printed name		
Gonzalez Law Group, P.C.		
Firm name		
1904 S. Cicero, Suite #1		
Cicero, IL 60804		
Number, Street, City, State & ZIP Code		
Contact phone 312-962-0416	Email address	glg@gonzalezlawchicago.com
6285539		
Bar number & State		

		1700.11111	:III	
Fill in this infor	mation to identify your	case:		
Debtor 1	Rosalinda Perale	S		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				 neck if this is an nended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

40/45

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 3.063.00 1c. Copy line 63, Total of all property on Schedule A/B..... 3,063.00 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 0.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... 31,148.29 Your total liabilities \$ 31.148.29 Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 1,576.26 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 1,546.66 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Debtor 1 Rosalinda Perales Document Page 9 of 47
Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11: OR . Form 122B Line 11: OR . Form 122C-1 Line 14.

\$_____1,529.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total claim	
From Fart 4 on Schedule E/F, copy the following.		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Document Page 10 of 47 Fill in this information to identify your case and this filing: Debtor 1 **Rosalinda Perales** First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ☐ No Yes Do not deduct secured claims or exemptions. Put Chevrolet 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: Malibu Creditors Who Have Claims Secured by Property. Debtor 1 only Model: 2007 Debtor 2 only Current value of the Current value of the 165000 Approximate mileage: entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another Value per Kelly Blue Book \$2,043.00 \$2,043.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$2.043.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Document Page 11 of 47 Rosalinda Perales Case number (if knot)	
_	Describe	
_ 100.	Basic household goods and furniture	\$650.00
■ No	inicsiles: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; mus including cell phones, cameras, media players, gamesDescribe	ic collections; electronic devices
Examp ■ No	 ibles of value oles: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, of other collections, memorabilia, collectibles Describe 	oin, or baseball card collections;
Examp	nent for sports and hobbies bles: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; cano musical instruments . Describe	es and kayaks; carpentry tools;
■ No □ Yes. 11. Clothe Exam □ No	pples: Pistols, rifles, shotguns, ammunition, and related equipment Describe	
	Used personal clothing	\$200.00
□ No	ry nples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gem Describe Misc. jewelry	ns, gold, silver
Exam ■ No	arm animals aples: Dogs, cats, birds, horses . Describe	
■ No	ther personal and household items you did not already list, including any health aids you did not lis . Give specific information	t
	the dollar value of all of your entries from Part 3, including any entries for pages you have attached Part 3. Write that number here	\$900.00
	escribe Your Financial Assets wn or have any legal or equitable interest in any of the following?	Current value of the
Do you o	wit of have any legal of equitable intelest in any of the following?	portion you own? Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 2

claims or exemptions.

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Page 12 of 47
Case number (if known) Document Debtor 1 **Rosalinda Perales** 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$20.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... Checking **Chase Bank** \$100.00 17.1. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ Yes. List each account separately. Institution name: Type of account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them...

Official Form 106A/B

		Case 17-19938	Doc 1	Filed 06/30/17 Document	Page 13 of 47	Desc Main
D	ebtor 1	Rosalinda Perales			Case number (if known)	
27.	Exam _l ■ No	ses, franchises, and other ples: Building permits, exclu	sive licenses,		n holdings, liquor licenses, professional license	es
R/I		property owed to you?				Current value of the
IAI	oney or	property owed to you?				portion you own? Do not deduct secured claims or exemptions.
28	■ No	funds owed to you Give specific information ab	oout them, inc	luding whether you alre	ady filed the returns and the tax years	
29	Exam _i ■ No	support ples: Past due or lump sum Give specific information		usal support, child supp	ort, maintenance, divorce settlement, property	settlement
30.	Exam _i ■ No	amounts someone owes y ples: Unpaid wages, disabili benefits; unpaid loans Give specific information	ty insurance p		efits, sick pay, vacation pay, workers' comper	nsation, Social Security
31.	Exam _i ■ No	Name the insurance compa			HSA); credit, homeowner's, or renter's insurar Beneficiary:	Surrender or refund value:
32.	If you somed	aterest in property that is described are the beneficiary of a living one has died. Give specific information			ed surance policy, or are currently entitled to rece	
33.	Exam _i ■ No	s against third parties, who ples: Accidents, employmen Describe each claim			it or made a demand for payment s to sue	
34.	■ No	contingent and unliquidate Describe each claim	ed claims of	every nature, includin	g counterclaims of the debtor and rights to	set off claims
35.	■ No	nancial assets you did not Give specific information	already list			
36					ny entries for pages you have attached	\$120.00
Pa	rt 5: De	escribe Any Business-Related	Property You	Own or Have an Interest	In. List any real estate in Part 1.	
	_ `	own or have any legal or equi	table interest i	in any business-related p	roperty?	
	☐ Yes. (Go to line 38.				

Case 17-19938 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Page 14 of 47

Case number (if known) Document Debtor 1 **Rosalinda Perales** Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$2,043.00 57. Part 3: Total personal and household items, line 15 \$900.00

Part 4: Total financial assets, line 36 \$120.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$3,063.00 Copy personal property total

\$3,063.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

Doc 1

\$3,063.00

Official Form 106A/B Schedule A/B: Property page 5

		IAMAIIII.	III I (IIII. I.) (II 4	·/	
Fill in this infor	mation to identify your	case:			
Debtor 1	Rosalinda Perale	S			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					Check if this is ar amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemp	ptions are	you claiming?	Check one only	, even if	your spouse is	s filing with	vou.
----	--------------------	------------	---------------	----------------	-----------	----------------	---------------	------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2007 Chevrolet Malibu 165000 miles Value per Kelly Blue Book	\$2,043.00		\$2,043.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Basic household goods and furniture	\$650.00		\$650.00	735 ILCS 5/12-1001(b)
Line nom Schedule A/B. 0.1			100% of fair market value, up to any applicable statutory limit	
Used personal clothing	\$200.00		\$200.00	735 ILCS 5/12-1001(a)
Line nom Schedule A.B. TTT			100% of fair market value, up to any applicable statutory limit	
Misc. jewelry Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Line nom Schedule Arb. 12.1			100% of fair market value, up to any applicable statutory limit	
Cash Line from Schedule A/B: 16.1	\$20.00		\$20.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Page 16 of 47 Document Rosalinda Perales Case number (if known) Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Checking: Chase Bank** 735 ILCS 5/12-1001(b) \$100.00 \$100.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Yes

Fill in this infor	mation to identify your	case:		
Debtor 1	Rosalinda Perale	s		
1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

	Case 11-13330 L	Documen		SC Main
Fill in this in	nformation to identify your			
Debtor 1	Rosalinda Perales			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United State	s Bankruptcy Court for the:	NORTHERN DISTRICT C	FILLINOIS	
Case numbe	er			
(if known)				Check if this is an
				amended filing
	orm 106E/F e E/F: Creditors W	ho Have Unsecur	ed Claims	12/15
			ORITY claims and Part 2 for creditors with NONPRIORITY cla	
Schedule G: E Schedule D: C eft. Attach the name and cas	xecutory Contracts and Unexpireditors Who Have Claims Sect Continuation Page to this page e number (if known).	ired Leases (Official Form 106 ured by Property. If more space e. If you have no information	Also list executory contracts on Schedule A/B: Property (Officible). Bo not include any creditors with partially secured claim be is needed, copy the Part you need, fill it out, number the etto report in a Part, do not file that Part. On the top of any add	s that are listed in ntries in the boxes on the
	ist All of Your PRIORITY Un			
	reditors have priority unsecured	d claims against you?		
	o to Part 2.			
☐ Yes.				
Part 2:	ist All of Your NONPRIORIT	Y Unsecured Claims		
3. Do any c	reditors have nonpriority unsec	ured claims against you?		
☐ No. Yo	ou have nothing to report in this pa	art. Submit this form to the court	with your other schedules.	
Yes.				
unsecure	d claim, list the creditor separately	for each claim. For each claim	of the creditor who holds each claim. If a creditor has more th listed, identify what type of claim it is. Do not list claims already ir you have more than three nonpriority unsecured claims fill out the	ncluded in Part 1. If more
				Total claim
4.1 Arli	ngton Ridge Pathoplogy	Last 4 digits o	f account number	\$130.00
Nonp	priority Creditor's Name			***************************************
	E 22nd	When was the	debt incurred?	_
	nbard, IL 60148 ber Street City State Zlp Code	As of the date	you file, the claim is: Check all that apply	
	incurred the debt? Check one.		, and the common of the contract and the contract appropriate the contract and the contract appropriate the contract appr	
■ D	ebtor 1 only	☐ Contingent		
	ebtor 2 only	☐ Unliquidate	d	
	ebtor 1 and Debtor 2 only	☐ Disputed		
ПА	t least one of the debtors and and	other Type of NONP	RIORITY unsecured claim:	
	heck if this claim is for a comm		ns	
debt		☐ Obligations	arising out of a separation agreement or divorce that you did not	
	e claim subject to offset?	report as priorit		
■ N		•	nsion or profit-sharing plans, and other similar debts	
ΠY	es	Other. Spec	Collection	_

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 19 of 47

Debtor 1 Rosalinda Perales Case number (if know) 4.2 \$100.00 **Greater Elgin Family Care** Last 4 digits of account number 6309 Nonpriority Creditor's Name 370Summit St When was the debt incurred? Elgin, IL 60120 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection ☐ Yes 4.3 **Internal Revenue Service** Last 4 digits of account number 0970 \$14,621.86 Nonpriority Creditor's Name PO Box 7346 When was the debt incurred? 2008 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Income taxes Other, Specify 4.4 **Internal Revenue Service** Last 4 digits of account number 0970 \$11,333.02 Nonpriority Creditor's Name PO Box 7346 When was the debt incurred? 2009 Philadelphia, PA 19101-7346 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Income taxes Other. Specify

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 20 of 47

Debtor 1 Rosalinda Perales Case number (if know) 4.5 \$150.00 Miramedrg Last 4 digits of account number 6550 Nonpriority Creditor's Name 991 Oak Creek Dr When was the debt incurred? Opened 6/24/15 Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify St Alexius Med Ctr ☐ Yes 4.6 **Music and Art Center** Last 4 digits of account number 5907 \$844.75 Nonpriority Creditor's Name 2006 Swede Rd ste 100 When was the debt incurred? Norristown, PA 19401 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Collection Other, Specify 4.7 **Northwest Collectors** Last 4 digits of account number 0874 \$665.00 Nonpriority Creditor's Name 3601 Algonquin Rd Ste 23 When was the debt incurred? **Opened 10/14** Rolling Meadows, IL 60008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Collection Attorney Palatine Finance Dept. ■ Other. Specify Ambulan ☐ Yes

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 21 of 47
Case number (if know)

Rosalinda Perales	Case number (if know)	
Palatine Fire Departement Nonpriority Creditor's Name	Last 4 digits of account number 6694	\$1,093.76
PO Box 457	When was the debt incurred?	
Wheeling, IL 60090 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	,	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Collection	
Profesional Cardiac Service	Last 4 digits of account number	\$100.00
Nonpriority Creditor's Name 520 E 22nd St Lombard, IL 60148	When was the debt incurred?	
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	, , , , , , , , , , , , , , , , , , , ,	
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Collection	
St Alexious Medical Center	Last 4 digits of account number 7299	\$200.00
Nonpriority Creditor's Name 22589 Network PL	When was the debt incurred?	<u>·</u>
Chicago, IL 60673		
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify collection	
	and the second s	

Debtor 1	Rosalind	a Perales	Document Page 2	2 OT 4 Case n	humber (if know)	
4.1 1	State of IL I	Deparment of Revenue	Last 4 digits of account number	4763		\$1,010.90
	Nonpriority Cre		_			
F	PO Box 190	006	When was the debt incurred?			
5	Springfield	, IL 62794				
		City State Zlp Code	As of the date you file, the claim	is: Check	k all that apply	
_	_	the debt? Check one.	_			
	Debtor 1 on		Contingent			
_	Debtor 2 on	-	☐ Unliquidated			
		d Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	ما ماماس،		
		of the debtors and another	Student loans	a ciaim:		
	⊒ Check if thi lebt	is claim is for a community	☐ Obligations arising out of a separate of the separate of th	aration on	aroament or diverse that you did n	54
		bject to offset?	report as priority claims	aration ag	greement or divorce that you did hi	JL
	No		Debts to pension or profit-sharing	ng plans,	and other similar debts	
	☐ Yes		Other. Specify Collection	2008/2	009	
		Systems Inc	Last 4 digits of account number	6937	<u> </u>	\$899.00
	Nonpriority Cree		When was the debt incurred?	Oper	ned 08/15	
٧	Vilmington	, DE 19850		оро.	104 00/10	
		City State ZIp Code	As of the date you file, the claim	is: Check	k all that apply	
_	_	the debt? Check one.				
_	Debtor 1 on		Contingent			
_	Debtor 2 on	•	☐ Unliquidated			
_	_	d Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim.		
		of the debtors and another is claim is for a community	☐ Student loans	a olalili.		
d	lebt	s claim is for a community	☐ Obligations arising out of a separeport as priority claims	aration ag	greement or divorce that you did no	ot
	No	•	☐ Debts to pension or profit-sharing	ng plans,	and other similar debts	
	☐ Yes		Other. Specify Collection			
						
is trying have mo notified Part 4:	page only if you to collect from one of for any debts Add the Ade amounts of	m you for a debt you owe to som creditor for any of the debts that y s in Parts 1 or 2, do not fill out or s mounts for Each Type of Uns certain types of unsecured claim	out your bankruptcy, for a debt that eone else, list the original creditor in ou listed in Parts 1 or 2, list the add submit this page.	n Parts 1 itional cr	or 2, then list the collection age editors here. If you do not have	ency here. Similarly, if you additional persons to be
type of t	unsecured cla	aiii.			Total Claim	
	6a.	Domestic support obligations		6a.		00
	tal					
clair from Par		Taxes and certain other debts y	ou owe the government	6b.	\$ 0.	00
	6c.	Claims for death or personal in	•	6c.	\$ 0.	00
	6d.	Other. Add all other priority unsec	cured claims. Write that amount here.	6d.	\$0.	00_
	6e.	Total Priority. Add lines 6a throu	gh 6d.	6e.	\$0.	00
					Total Olaim	
	6f.	Student loans		6f.	Total Claim \$ 0.	00
То	tal					

claims

from Part 2

Obligations arising out of a separation agreement or divorce that you did not report as priority claims

0.00

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Page 23 of 47 Case number (if know) Document

Debtor 1 Rosalinda Perales

6h.	Debts to pension or profit-sharing plans, and other similar debts Other. Add all other nonpriority unsecured claims. Write that amount here.		\$ 0.00	
6i.			\$ 31,148.29	
6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 31,148.29	

		1700.111110		
Fill in this infor	mation to identify your	case:		
Debtor 1	Rosalinda Perale	s		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
()				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the or, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			
	City		State	ZIP Code	_
	•				

		Docume	ent Page 25 d	NT 4 /	
Fill in this	information to identify your				
Debtor 1	Rosalinda Perale	s			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case numb (if known)	per				☐ Check if this is an
					amended filing
Official	Form 106H				
	ule H: Your Cod	ehtors			12/15
ociica	die II. Tour Cou	CDIOIS			12/13
our name	nd number the entries in the and case number (if known) you have any codebtors? (If	. Answer every question			p of any Additional Pages, write
_ `		,			
■ No □ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana				ty states and territories include
	Go to line 3.				
⊔ Yes.	. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
in line Form 1	2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed th	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	ne
	Name			□ Schedule E/F, I	line
				☐ Schedule G, lin	ne
	Number Street	Chata	ZID Codo	_	
	City	State	ZIP Code		
3.2				☐ Schedule D, lin	ne
	Name			☐ Schedule E/F, I	
				☐ Schedule G, lin	
1	Number Street			_	
(City	State	ZIP Code		

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 26 of 47

Fill	in this information to identify your c	ase:									
Del	otor 1 Rosalinda P	erales			_						
	otor 2 puse, if filing)				_						
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS								
O Se	fficial Form 1061 chedule I: Your Inc		pple are filing togethe	r (Debte	or 1 :	☐ An☐ A s 13	income a	ent showin as of the fo	ollowing	12	/15
sup spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. **T 1: Describe Employment	are married and not filii Ir spouse is not filing wi	ng jointly, and your s ith you, do not includ	pouse i e inforr	s livi natio	ing with y on about y	ou, inclu your spo	ude infornuse. Suse. If mo	nation ore spa	about your ace is needed	i,
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-fi	iling sp	oouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Employed □ Not employed Packing Metro Staff				☐ Employed ☐ Not employed				
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name									
	Occupation may include student or homemaker, if it applies.	Employer's address	679 E lake St Bartlett, IL 60103								
		How long employed to	here? 5 yrs				_				
Pai	Give Details About Mor	nthly Income									
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	oort for	any I	ine, write S	\$0 in the	space. Ind	clude yo	our non-filing	
	u or your non-filing spouse have mee space, attach a separate sheet to		ombine the information	for all e	emplo	oyers for th	nat perso	n on the li	nes bel	low. If you nee	ed.
						For Debt	or 1	For Del			
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	1,5	529.00	\$		N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$		N/A	

Calculate gross Income. Add line 2 + line 3.

1,529.00

N/A

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 27 of 47

Deb	tor 1	Rosalinda Perales	-	C	Case	number (if known)					
					For	Debtor 1	_	For Debt			
	Сор	y line 4 here	4.		\$	1,529.00	9		g spo	N/A	
5.	List	all payroll deductions:									
0.	5a.	Tax, Medicare, and Social Security deductions	5a	l.	\$	192.74	9	6		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$ -	0.00	9			N/A	
	5c.	Voluntary contributions for retirement plans	5c		\$	0.00	9		-	N/A	
	5d.	Required repayments of retirement fund loans	5d		<u> </u>	0.00	9			N/A	
	5e.	Insurance	5e	٠.	\$	0.00	9	3		N/A	
	5f.	Domestic support obligations	5f.		\$	0.00	9	;		N/A	
	5g.	Union dues	5g	١.	\$_	0.00	9	;		N/A	
	5h.	Other deductions. Specify:	5h	.+	\$_	0.00	+ \$;		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	192.74	9	;		N/A	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	1,336.26	9	;		N/A	
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a	1	\$	0.00	9	s.		N/A	
	8b.	Interest and dividends	8b		<u> </u>	0.00	9			N/A	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	·.	\$_	0.00	9	<u> </u>		N/A	
	8d.	Unemployment compensation	8d	l.	\$_	0.00	9	·		N/A	
	8e.	Social Security	8e	٠.	\$_	0.00	9			N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Food stamps	8f.		\$_	240.00	9			N/A	
	8g.	Pension or retirement income	8g		\$_	0.00	. 4			N/A	
	8h.	Other monthly income. Specify:	_ 8h	1.+	\$_	0.00	+ \$,		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		240.00	9	;		N/A	
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		1,576.26 + \$		NI.	/A =	\$	1,576.26
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		1,370.20		IN/	~	Ψ	1,370.20
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not acify:	depe			. ,	,	in <i>Sched</i>	dule J. 1. +	\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies						it	2. \$		1,576.26
13.	Dov	you expect an increase or decrease within the year after you file this form	?							ombin onthly	ed income
		No.	-								
	_	Ves Evolain:									

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 28 of 47

Fill	in this informa	tion to identify yo	our case:			l		
	otor 1	Rosalinda Pe				Che	ck if this is:	
Dob	otor 2						An amended filing	ving postpotition chapter
	ouse, if filing)						13 expenses as of	ving postpetition chapter the following date:
Unit	ed States Bankr	uptcy Court for the	: NORTH	HERN DISTRICT OF ILL	INOIS		MM / DD / YYYY	
Cas	e number							
	nown)							
Of	fficial Fo	rm 106J						
S	chedule	J: Your l	Exper	nses				12/15
Be info	as complete a	and accurate as	possible eded, atta	. If two married people ich another sheet to th				
Par		ibe Your House	hold					
1.	Is this a join No. Go to							
	_		in a separ	ate household?				
	□ No		•					
	☐ Ye	es. Debtor 2 mus	st file Offici	ial Form 106J-2, <i>Expens</i>	es for Separate House	ehold of Deb	otor 2.	
2.	Do you have	e dependents?	□ No					
	Do not list De Debtor 2.	ebtor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Son		_ 11	Yes
					Doughtor		13	□ No
					Daughter			■ Yes □ No
								□ Yes
								□ No
								☐ Yes
3.	expenses of	enses include f people other tl d your depende	han $_{\square}$	No Yes				
exp	imate your ex		our bankr	uptcy filing date unless				pter 13 case to report f the form and fill in the
the		n assistance and		government assistance cluded it on <i>Schedule I</i>			Your exp	enses
4.				ses for your residence	. Include first mortgage	e 4. \$	\$	600.00
		nd any rent for the	e ground c	ii iot.		т. ,	Y	
	If not includ	iea in line 4:						
		estate taxes				4a. S	:	0.00
		rty, homeowner's				4b. \$:	0.00
		maintenance, re owner's associat		upkeep expenses		4c. \$ 4d. \$:	0.00 0.00
5				our residence, such as l	home equity loans	4u	·	0.00

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 29 of 47

Deptor 1	Rosalinda	Perales	Case num	iber (if known)	
6. Uti l	ities:				
6. 6 1.		neat, natural gas	6a.	\$	80.00
6b.		er, garbage collection	6b.	·	0.00
6c.	•	cell phone, Internet, satellite, and cable services	6c.		120.00
6d.	•	• • •	6d.	· -	0.00
		keeping supplies			500.00
		ildren's education costs	8.		0.00
_		, and dry cleaning		\$	40.00
		oducts and services	10.		
	•				25.00
	dical and dent	•	11.	»	0.00
	nsportation. II not include car	nclude gas, maintenance, bus or train fare.	12.	\$	140.00
		ubs, recreation, newspapers, magazines, and bo		·	0.00
		butions and religious donations	14.		0.00
	urance.	butions and rengious donations	14.	Ψ	0.00
		urance deducted from your pay or included in lines 4	or 20		
	. Life insuran		15a.	\$	0.00
	. Health insur		15b.		0.00
	. Vehicle insu		15c.	· —	41.66
	l. Other insura		15d.	·	0.00
		lude taxes deducted from your pay or included in line		Ψ	0.00
	ecify:	due taxes deducted from your pay or included in line	5 4 01 20. 16.	\$	0.00
		ise payments:		<u> </u>	0.00
		nts for Vehicle 1	17a.	\$	0.00
		nts for Vehicle 2	17b.	·	0.00
	. Other. Spec		17c.		0.00
	l. Other. Spec		176. 17d.	· —	
		·		Φ	0.00
		f alimony, maintenance, and support that you dic our pay on line 5, <i>Schedule I, Your Income</i> (Officia		\$	0.00
		you make to support others who do not live with	a i oiiii iooi <i>j</i> .	\$	0.00
	ecify:	усы пыно не сыррен сыного пино не постиго пин	19.	–	0.00
	,	ty expenses not included in lines 4 or 5 of this fo		our Income	
		on other property	20a.		0.00
	. Real estate		20b.		0.00
		omeowner's, or renter's insurance	20c.		0.00
		e, repair, and upkeep expenses	20d.	·	0.00
		r's association or condominium dues	20d. 20e.	·	0.00
		s association of condominatin dues		·	
. Otr	er: Specify:		21.	+\$	0.00
2. Ca l	culate vour m	onthly expenses			
	. Add lines 4 th	•		\$	1,546.66
		(monthly expenses for Debtor 2), if any, from Official	Form 106J-2	\$	1,01010
		and 22b. The result is your monthly expenses.		\$	4 E46 60
220	. Auu iiile 22a	and 220. The result is your monthly expenses.		φ	1,546.66
3. Cal	culate your m	onthly net income.		•	
23a	. Copy line 12	2 (your combined monthly income) from Schedule I.	23a.	\$	1,576.26
		nonthly expenses from line 22c above.	23b.		1,546.66
	.,,	- '			.,
230	. Subtract voi	ur monthly expenses from your monthly income.			
		s your monthly net income.	23c.	\$	29.60
		increase or decrease in your expenses within th			
		expect to finish paying for your car loan within the year or degree of your mantages?	you expect your mortgage	payment to incr	ease or decrease because of
_		rms of your mortgage?			
	_				
	Yes	Explain here:			

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 30 of 47

Fill in this inforr	mation to identify your	case:			
Debtor 1	Rosalinda Perale	s			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	inkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official Form		ın Individual	Debtor's Sc	hedules	12/15
You must file thi obtaining money years, or both. 1	s form whenever you fi	le bankruptcy schedules n connection with a bank		Making a false stateme	ent, concealing property, or or imprisonment for up to 20
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. N	Name of person				ptcy Petition Preparer's Notice, nd Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedules filed	d with this declaration a	and
X /s/ Ros	alinda Perales		X		
Rosali	nda Perales		Signature of I	Debtor 2	

Date

Signature of Debtor 1

Date **June 30, 2017**

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 31 of 47

Fill	in this inform	ation to identify you	r case:			
Del	btor 1	Rosalinda Perale	Middle Name	Last Name		
Del	btor 2	Tistivanie	Widdle Name	Last Name		
(Spc	ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ited States Ban	kruptcy Court for the:	NORTHERN DISTRICT O	OF ILLINOIS		
Cas	se number					
(if kr	nown)				_	Check if this is an
					a	mended filing
		4.0-				
	ficial For				_	
St	atement	of Financial A	Affairs for Individ	duals Filing for B	ankruptcy	4/16
					equally responsible for sup	
		ore space is needed,). Answer every ques		this form. On the top of any	additional pages, write you	ur name and case
Pai	rt 1: Give De	atails About Your Ma	rital Status and Where You	Lived Refore		
4	-			LIVER DETOIL		
1.	wnat is your	current marital statu	IS?			
	☐ Married					
	Not marr	ied				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	■ No					
	_	all of the places you li	ived in the last 3 years. Do no	ot include where you live now		
	Debtor 1 Pri	or Address:	Dates Debtor 1	Debtor 2 Prior Ad	dress:	Dates Debtor 2
			lived there			lived there
3.					ity property state or territor	
state	es and territorie	es include Arizona, Ca	lifornia, Idaho, Louisiana, Ne	vada, New Mexico, Puerto Ri	co, Texas, Washington and V	Visconsin.)
	■ No					
	☐ Yes. Mal	ke sure you fill out Sch	nedule H: Your Codebtors (Of	fficial Form 106H).		
Pai	rt 2 Explain	the Sources of You	r Income			
ı aı	LAPIAII	Title Sources of Tou	i ilicollie			
4.					ear or the two previous cale	ndar years?
				all businesses, including part- e together, list it only once un		
	□ No					
		in the details.				
	— 103.1 III I	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and	Sources of income Check all that apply.	Gross income (before deductions
			11,7	exclusions)	,,,	and exclusions)
		of current year until	■ Wages, commissions,	\$9,174.05	☐ Wages, commissions,	
tne	aate you filed	I for bankruptcy:	bonuses, tips		bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Case 17-19938

Page 32 of 47
Case number (if known) Document Debtor 1 Rosalinda Perales

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	last caler nuary 1 to	dar year: December :		■ Wages, commissions, bonuses, tips	\$23,600.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
		dar year bef December 3	31 2015 \	■ Wages, commissions, bonuses, tips	\$19,805.00	☐ Wages, com bonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
5.	Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details.							
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Par	rt 3: Lis	t Certain Pa	yments You N	lade Before You Filed for I	Bankruptcy			
6.	Are either ☐ No.	Neither De individual puring the No.	ebtor 1 nor De orimarily for a p 90 days before Go to line 7. List below ea paid that crec not include pa	debts primarily consumer btor 2 has primarily consumersonal, family, or household by you filed for bankruptcy, did the creditor to whom you paid the consumers to an attorney for the point 4/01/19 and every 3 years	Imer debts. Consumer debt d purpose." d you pay any creditor a tot d a total of \$6,425* or more ats for domestic support oblinis bankruptcy case.	al of \$6,425* or mor in one or more pay gations, such as ch	re? ments and thild support a	ne total amount you nd alimony. Also, do
	■ Yes.			both have primarily consults you filed for bankruptcy, di		al of \$600 or more?		
		No.	Go to line 7.					
		□ _{Yes}	include paym	ch creditor to whom you pai ents for domestic support of his bankruptcy case.				
	Creditor	's Name and	I Address	Dates of payme	nt Total amount	Amount you still owe	Was this p	payment for

Page 33 of 47
Case number (if known) Document Debtor 1 Rosalinda Perales

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.								
	_ 140								
	Yes. List all payments to an insider.								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment			
8.	Within 1 year before you filed for bankruptoinsider? Include payments on debts guaranteed or cost		ments or transfer a	any property on a	account of a d	lebt that benefited an			
	■ No □ Yes. List all payments to an insider								
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe		r this payment ditor's name			
Do	4.4. Identify Large Actions Department	as and Faraslasures							
Par	t 4: Identify Legal Actions, Repossession	ns, and Foreciosures							
9.	Within 1 year before you filed for bankrupted List all such matters, including personal injury modifications, and contract disputes.								
	■ No□ Yes. Fill in the details.								
	Case title Case number	Nature of the case	Court or agency		Status of the	he case			
	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below		erty repossessed, f	oreclosed, garni	shed, attache	d, seized, or levied?			
	No. Go to line 11.Yes. Fill in the information below.								
	Creditor Name and Address	Describe the Property		Date		Value of the property			
		Explain what happened	d			proporty			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec		luding a bank or fir	nancial institution	n, set off any	amounts from your			
	Yes. Fill in the details.								
	Creditor Name and Address	Describe the action the	creditor took	Date take	action was	Amount			
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		erty in the possess	ion of an assigne	ee for the ben	efit of creditors, a			
	☐ Yes								
Par									
	Within 2 years before you filed for bankrup	otcy, did you give any gifts	s with a total value	of more than \$60	00 per person	?			
	■ No□ Yes. Fill in the details for each gift.	- · · ·							
	Gifts with a total value of more than \$600 per person	Describe the gifts		Date the g	s you gave jifts	Value			
	Person to Whom You Gave the Gift and Address:								

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 34 of 47 Case number (if known)

	- Trecamina i ciaico			,	· /	
14.	Within 2 years before you filed for bankru ■ No			s with a total	value of more than	\$600 to any charity?
	Yes. Fill in the details for each gift or co	ontributi	on.			
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed		Dates you contributed	Value
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankrup or gambling?	otcy or	since you filed for bankruptcy, did y	ou lose anytl	ning because of the	ft, fire, other disaster
	■ No □ Yes. Fill in the details.					
	how the loss occurred	Include	be any insurance coverage for the lot the amount that insurance has paid. Lot ce claims on line 33 of Schedule A/B:	ist pending	Date of your loss	Value of property los
			ce claims on line 33 of Schedule A/D.	rτορ ο πy.		
Par	t 7: List Certain Payments or Transfers					
16.	Within 1 year before you filed for bankrup consulted about seeking bankruptcy or p Include any attorneys, bankruptcy petition pr	reparir	ng a bankruptcy petition?			erty to anyone you
	□ No■ Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment
	Gonzalez Law Group, P.C. 1904 S. Cicero, Suite #1 Cicero, IL 60804 glg@gonzalezlawchicago.com		Attorney Fees 718.36 Filing fee 335.00		06/15/17	\$1,053.36
17.	Within 1 year before you filed for bankrup promised to help you deal with your cred Do not include any payment or transfer that No Yes. Fill in the details.	itors o	to make payments to your creditors		r transfer any prope	erty to anyone who
	Person Who Was Paid Address		Description and value of any propertransferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankru transferred in the ordinary course of you include both outright transfers and transfers include gifts and transfers that you have alressed No Yes. Fill in the details.	r busin made a	ess or financial affairs? as security (such as the granting of a se		erty to anyone, othe	
	Person Who Received Transfer Address		Description and value of property transferred		iny property or received or debts	Date transfer was made

paid in exchange

Person's relationship to you

Desc Main Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Page 35 of 47
Case number (if known) Document

Debtor 1 **Rosalinda Perales**

19.		thin 10 years before you filed for bankrup neficiary? (These are often called asset-pro		ny property to a	a self-settle	ed trust or similar device	of which you are a		
		No							
		Yes. Fill in the details.							
	Na	ame of trust	Description and	value of the pro	perty trans	sferred	Date Transfer was made		
Pa	rt 8:	List of Certain Financial Accounts, Ins	struments, Safe Deposi	it Boxes, and S	torage Unit	ts			
20.	sol Inc	thin 1 year before you filed for bankruptcy d, moved, or transferred? lude checking, savings, money market, o uses, pension funds, cooperatives, assoc No	or other financial accou	ınts; certificate	s of deposi		, ,		
		Yes. Fill in the details.							
		ame of Financial Institution and ddress (Number, Street, City, State and ZIP de)	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.		you now have, or did you have within 1 y sh, or other valuables?	year before you filed fo	r bankruptcy, a	ny safe de	posit box or other depos	sitory for securities,		
		No Yes. Fill in the details.							
		nme of Financial Institution ddress (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?		
22.									
		No							
	$\overline{}$	Yes. Fill in the details.							
			1471				5 4"		
		ame of Storage Facility Idress (Number, Street, City, State and ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?		
Pa	rt 9:	Identify Property You Hold or Control	for Someone Else						
23.		you hold or control any property that sor someone.	meone else owns? Incl	lude any prope	rty you bor	rowed from, are storing	for, or hold in trust		
		No Yes. Fill in the details.							
		wner's Name ddress (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe	the property	Value		
Pa	rt 10	: Give Details About Environmental Info	ormation						
For	the	purpose of Part 10, the following definition	ons apply:						
	tox	vironmental law means any federal, state ic substances, wastes, or material into th ulations controlling the cleanup of these	ne air, land, soil, surfac	e water, groun					

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

to own, operate, or utilize it, including disposal sites.

hazardous material, pollutant, contaminant, or similar term.

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Page 36 of 47 Case number (if known) Document

Debtor 1 **Rosalinda Perales**

24.	24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? No								
	☐ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
25.	Have you notified any governmental unit of a	ny release of hazardous material?							
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice					
26.	Have you been a party in any judicial or admi	nistrative proceeding under any envi	ronmental law? Include settlements	and orders.					
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case					
Par	11: Give Details About Your Business or C	onnections to Any Business							
27.	Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?								
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing exe	cutive of a corporation							
	☐ An owner of at least 5% of the voting	or equity securities of a corporation							
	■ No. None of the above applies. Go to Pa	art 12.							
	Yes. Check all that apply above and fill i	n the details below for each business	•						
	Business Name Address	Describe the nature of the business	Employer Identification number Do not include Social Security						
		Name of accountant or bookkeeper	Dates business existed	number of fine.					
28.	Within 2 years before you filed for bankrupto institutions, creditors, or other parties.	y, did you give a financial statement t	o anyone about your business? Incl	ude all financial					
	■ No □ Yes. Fill in the details below.								
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued							

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 37 of 47 Case number (if known)

Debtor 1 Rosalinda Perales Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rosalinda Perales Signature of Debtor 2 Rosalinda Perales Signature of Debtor 1 Date June 30, 2017 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 38 of 47

Fill in this infor	mation to identify your	2260		
Debtor 1	Rosalinda Perale			
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
· · · · · · · · · · · · · · · · · · ·			RICT OF ILLINOIS	
United States Ba	ankruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS	
Case number (if known)				Check if this is an amended filing
Official Fo		n for Indiv	riduals Filing Under Chapt	t er 7 12/15
f you are an ind	ividual filing under cha	oter 7, you must fill	out this form if:	
creditors hav	e claims secured by yo	ur property, or		
vou have leas	sed personal property a	nd the lease has n	ot expired	
You must file thi	is form with the court wever is earlier, unless th	ithin 30 days after	you file your bankruptcy petition or by the date e time for cause. You must also send copies to t	
	eople are filing together nd date the form.	in a joint case, bo	th are equally responsible for supplying correct	information. Both debtors must
	and accurate as possib our name and case nur		needed, attach a separate sheet to this form. O	n the top of any additional pages,
Part 1: List Y	our Creditors Who Have	Secured Claims		
1. For any credit	_	rt 1 of Schedule D	: Creditors Who Have Claims Secured by Prope	rty (Official Form 106D), fill in the
Identify the cr	editor and the property the	nat is collateral	What do you intend to do with the property th secures a debt?	at Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□ No
name:			☐ Surrender the property. ☐ Retain the property and redeem it.	□ NO
			☐ Retain the property and enter into a	☐ Yes
Description of	•		Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt	:			
Creditor's			☐ Surrender the property.	□ No

Official Form 108

Creditor's

name:

property

Creditor's

name:

property

Description of

securing debt:

Description of

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ Retain the property and redeem it.

 \square Retain the property and enter into a

Reaffirmation Agreement.

☐ Surrender the property.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 \square Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ Yes

□ No

☐ Yes

☐ No

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 39 of 47

Del	btor 1	Rosalinda Perales	Case number (if known)	
[F	name: Descrip property securing	У	 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
For in th	any un ne info	rmation below. Do not list real estate lea	Leases ou listed in Schedule G: Executory Contracts and Unexpired ases. Unexpired leases are leases that are still in effect; the lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Des	scribe	your unexpired personal property lease	S	Will the lease be assumed?
Des	ssor's n scription perty:	ame: n of leased		□ No □ Yes
Des	ssor's n scription perty:	ame: n of leased		□ No
Des	ssor's n scription perty:	ame: n of leased		□ No □ Yes
Des	ssor's n scription perty:	ame: n of leased		□ No □ Yes
Des	ssor's n scription perty:	ame: n of leased		□ No □ Yes
Des	ssor's n scription perty:	ame: n of leased		□ No □ Yes
Des	ssor's n scription perty:	ame: n of leased		□ No □ Yes
Und	ler pen	Sign Below halty of perjury, I declare that I have indicate that I have indicate the subject to an unexpired lease.	cated my intention about any property of my estate that sec	cures a debt and any personal
		·		
Х	Rosa	Rosalinda Perales alinda Perales ature of Debtor 1	Signature of Debtor 2	
	Data	luna 20, 2017	Data	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Page 44 of 47 Document

B2030 (Form 2030) (12/15)

1.

2.

3.

4.

5.

6.

United States Bankruptcy Court Northern District of Illinois

In	re Rosalinda Perales		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	SATION OF ATTORNI	EY FOR DE	EBTOR(S)	
l.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation o	g of the petition in bankruptcy, or a	greed to be paid	to me, for services	
	FLAT FEE				
	For legal services, I have agreed to accept		\$	995.00	
	Prior to the filing of this statement I have received		\$	718.36	
	Balance Due		\$	276.64	
	□ RETAINER				
	For legal services, I have agreed to accept and receive	ved a retainer of	\$		
	The undersigned shall bill against the retainer at an I [Or attach firm hourly rate schedule.] Debtor(s) hav fees and expenses exceeding the amount of the retain	e agreed to pay all Court approved	\$		
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
1.	■ I have not agreed to share the above-disclosed compe	ensation with any other person unles	ss they are mem	bers and associates	of my law firm
	☐ I have agreed to share the above-disclosed compensa copy of the agreement, together with a list of the name				law firm. A
5.	In return for the above-disclosed fee, I have agreed to ren	nder legal service for all aspects of t	he bankruptcy c	ase, including:	
	 a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed] Negotiations with secured creditors to regreaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hour 	ment of affairs and plan which may rs and confirmation hearing, and an educe to market value; exempt as as needed; preparation and	be required; y adjourned hea tion planning;	rings thereof; preparation and	d filing of
5 .	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any disc any other adversary proceeding.			es, relief from st	ay actions o

Case 17-19938 Doc 1 Filed 06/30/17 Entered 06/30/17 17:07:18 Desc Main Document Page 45 of 47

In re	Rosalinda Perales	Case No.	
	Debtor(s)		

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Contin	nuation Sheet)	
CER	TIFICATION	
I certify that the foregoing is a complete statement of any agreen this bankruptcy proceeding.	nent or arrangement for payment to me for representation of the debtor(s) in	
June 30, 2017	/s/ Daniel Gonzalez	
Date	Daniel Gonzalez 6285539	
	Signature of Attorney	
	Gonzalez Law Group, P.C.	
	1904 S. Cicero, Suite #1 Cicero, IL 60804	
	312-962-0416 Fax: 312-276-4104	
	glg@gonzalezlawchicago.com	
	Name of law firm	
Date June 30, 2017 Signatur	e /s/ Rosalinda Perales	
	Rosalinda Perales	
	Debtor	

United States Bankruptcy Court Northern District of Illinois

In re	Rosalinda Perales		Case No.	
		Debtor(s)	Chapter	7
	VE	RIFICATION OF CREDITOR MA	TRIX	
		Number of C	reditors: _	11
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	June 30, 2017	/s/ Rosalinda Perales Rosalinda Perales Signature of Debtor		

Arlington Ridge Pathoplogy 520 E 22nd Lombard, IL 60148

Greater Elgin Family Care 370Summit St Elgin, IL 60120

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

Miramedrg 991 Oak Creek Dr Lombard, IL 60148

Music and Art Center 2006 Swede Rd ste 100 Norristown, PA 19401

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Palatine Fire Departement PO Box 457 Wheeling, IL 60090

Profesional Cardiac Service 520 E 22nd St Lombard, IL 60148

St Alexious Medical Center 22589 Network PL Chicago, IL 60673

State of IL Department of Revenue PO Box 19006 Springfield, IL 62794

Transworld Systems Inc Po Box 15520 Wilmington, DE 19850